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CLMPTO 05/08/01 SLW

CLAIM 1 (CANCELED)

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2. The method of claim 1, further comprising:
  - initiating a debit from an account associated with the purchaser;
  - storing an indication of the initiation of the debit from the purchaser account;
  - initiating a credit to an account associated with the seller;
  - and
  - storing an indication of the initiation of the credit to the seller account.
3. The method of claim 1, further comprising:
  - initiating a debit from an account associated with a processing agent; and
  - storing an indication of the initiation of the debit from the processing agent account.
4. The method of claim 3, further comprising:
  - initiating a credit to an account associated with the seller;
  - and
  - storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is a corresponding credit to the debit from the processing agent account.

5. The method of claim 1, further comprising:

transmitting a notice, via the network, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser; and

storing an indication that the notice has been transmitted to the seller.

6. The method of claim 5, wherein:

the notice is transmitted after at least one of (i) a predetermined period, beginning at initiation of a debit to an account associated with a purchaser, has elapsed, or (ii) funds from the purchaser account are credited to an account associated with a service provider.

7. The method of claim 1, further comprising:

receiving, via the network, a first notice of one of (i) the goods having been shipped, or (ii) the services having been performed;

storing an indication that the first notice has been received;

transmitting a second notice, via the network, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

storing an indication that the second notice has been transmitted to the purchaser;

wherein the first notice is received from at least one of (i) a shipping agent, or (ii) the seller.

8. The method of claim 7, wherein the first notice includes a delivery tracking number.

9. The method of claim 1, further comprising:

receiving, via the network, a notice of one of (i) the goods

having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller; and storing an indication that the notice has been received; wherein the notice is received from at least one of (i) the seller, (ii) a shipping agent, or (iii) the purchaser.

10. The method of claim 9, further comprising:  
initiating a credit to an account associated with the seller;  
and  
storing an indication of the initiation of the credit to the seller account;  
wherein the credit to the seller account is initiated subsequent to receiving the notice.

11. The method of claim 1, further comprising:  
receiving, via the network, a notice of one of (i) the goods having been shipped by the seller, or (ii) the services having been performed by the seller;  
initiating a credit to an account associated with the seller;  
storing an indication that the notice has been received; and  
storing an indication of the initiation of the credit to the seller account;  
wherein the credit to the seller account is initiated after a predetermined period, beginning at receipt of the notice; and  
wherein the notice is received from at least one of (i) the seller, or (ii) a shipping agent.

12. The method of claim 1, further comprising:  
receiving, via the network, a notice of one of (i) the goods having been received from the seller and being unacceptable, (ii) the goods having not been received from the seller, (iii) the services having not been acceptably performed by the seller, or (iv) the services having not been performed by the seller; and  
storing an indication that the notice has been received.

13. The method of claim 12, wherein the notice includes a notice

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to suspend a pending credit to an account associated with the seller

14. The method of claim 12, wherein the notice includes a notice to reverse a debit to an account associated with the purchaser.

15. The method of claim 1, further comprising:

receiving, via the network, a first notice that the goods have been returned shipped to the seller;

storing an indication that the first notice has been received; transmitting to the seller, via the network, a second notice that the goods have been returned shipped from the purchaser; and storing an indication that the second notice has been transmitted to the seller;

wherein the first notice is received from at least one of (i) the purchaser, or (ii) a shipping agent.

16. The method of claim 15, wherein the first notice includes a delivery tracking number.

17. The method of claim 15, further comprising:

receiving, via the network, a third notice that the goods have been received by the seller; and

storing an indication that the third notice has been received; wherein the third notice is received from at least one of (i) the seller, or (ii) the shipping agent.

18. The method of claim 1, further comprising:

initiating a credit to an account associated with the purchaser; and

storing an indication of the initiation of the credit to the purchaser account;

wherein the credit to the purchaser account is initiated at after least one of (i) upon receipt of a notice, via the network from at least one of the seller or a shipping agent, that the goods have been delivered to the seller, or (ii) after a predetermined

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period, beginning at a notification to the seller that the purchaser has shipped the goods to the seller, has elapsed.

19. The method of claim 1, wherein the goods or services are goods or services purchased from an Internet auction.

20. The method of claim 1, further comprising:

- initiating a debit from an account associated with the purchaser;

- initiating a credit to an escrow account associated with a processing agent;

- initiating a debit to the escrow account associated with the processing agent;

- initiating a credit to an account associated with the seller;
- storing an indication of the initiation of the debit to the purchaser account; and

- storing an indication of the initiation of the credit to the seller account.

21. The method of claim 20, wherein the credit to the escrow account is a corresponding credit to the debit from the purchaser account.

22. The method of claim 20, wherein the credit to the seller account is a corresponding credit to the debit from the escrow account.

23. The method of claim 1, further comprising:

- receiving the instruction via a web page generated subsequent to the purchaser selecting a hyper-link presented to the purchaser by an Internet web site selling goods or services;

- wherein the web page presented to the purchaser includes details of the sale.

24. The method of claim 1, wherein the stored logged communications include an indication of the date and time each

communication is received or transmitted.

25. The method of claim 1, further comprising:  
retrieving any of the logged and stored communications.
26. The method of claim 1, further comprising:  
receiving, from a shipping agent, a first notice that goods have been delivered to the purchaser;  
storing an indication that the first notice has been received;  
receiving, from the purchaser, a second notice that the delivered goods are acceptable;  
storing an indication that the second notice has been received; and  
initiating a credit to an account associated with the seller.
27. The method of claim 26, wherein:  
the credit to the account associated with the seller is initiated after at least one of (i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii) receipt of the second notice.
28. A system for integrated event tracking of an electronic escrow transaction, comprising:  
a communications port configured to receive and to transmit information via a network;  
a processor in communication with the communications port and configured to direct at least one network communication with each of a purchaser, a seller and at least one financial institution in effecting an electronic escrow transaction arising out of a sale of goods or services made via a network, and to log and store each communication associated with the electronic escrow transaction;  
and  
a memory in communication with the processor and configured to store the logged communications.
29. The system of claim 28, wherein the processor is further

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configured to:

- receive an instruction from the purchaser, via network communication, to effect the electronic escrow transaction; and
- store an indication of the received instruction in the memory.

30. The system of claim 28, wherein the processor is further configured to:

- initiate a debit from an account associated with the purchaser;

- store an indication in the memory of the initiation of the debit from the purchaser account;

- initiate a credit to an account associated with the seller;
- and

- store an indication in the memory of the initiation of the credit to the seller account.

31. The system of claim 28, wherein the processor is further configured to:

- initiate a debit from an account associated with a processing agent; and

- store an indication in the memory of the initiation of the debit from the processing agent account.

32. The system of claim 31, wherein:

- the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

- the credit to the seller account is a corresponding credit to the debit from the processing agent account.

33. The system of claim 28, wherein the processor is further configured to:

- transmit a notice, via network communication, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser; and



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configured to:

- receive an instruction from the purchaser, via network communication, to effect the electronic escrow transaction; and
- store an indication of the received instruction in the memory.

30. The system of claim 28, wherein the processor is further configured to:

- initiate a debit from an account associated with the purchaser;

- store an indication in the memory of the initiation of the debit from the purchaser account;

- initiate a credit to an account associated with the seller;
- and

- store an indication in the memory of the initiation of the credit to the seller account.

31. The system of claim 28, wherein the processor is further configured to:

- initiate a debit from an account associated with a processing agent; and

- store an indication in the memory of the initiation of the debit from the processing agent account.

32. The system of claim 31, wherein:

- the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

- the credit to the seller account is a corresponding credit to the debit from the processing agent account.

33. The system of claim 28, wherein the processor is further configured to:

- transmit a notice, via network communication, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser; and

store an indication in the memory that the notice has been transmitted to the seller.

34. The system of claim 33, wherein the notice is transmitted after at least one of (i) a predetermined period, beginning at initiation of a debit to an account associated with the purchaser, has elapsed, or (ii) funds from the purchaser account are credited to an account associated with a processing agent.

35. The system of claim 28, wherein the processor is further configured to:

receive, via network communication, a first notice of (i) the goods having been shipped to the purchaser, or (ii) the services having been performed for the purchaser;

store in the memory an indication that the first notice has been received;

transmit a second notice, via network communication, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

store in the memory an indication that the second notice has been transmitted to the purchaser.

36. The system of claim 35, wherein the first notice includes a delivery tracking number.

37. The system of claim 35, wherein the first notice is transmitted by at least one of (i) the seller, or (ii) a shipping agent.

38. The system of claim 28, wherein the processor is further configured to:

receive, via network communication from at least one of the purchaser, the seller, and a shipping agent, a notice of one of (i) the goods having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller; and

store in the memory an indication that the notice has been

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received.

39. The system of claim 38, wherein:

the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is initiated subsequent to receiving the notice.

40. The system of claim 28, wherein:

the processor is further configured to receive, via network communication, a notice of (i) the goods having been shipped by the seller, or (ii) the services having been performed by the seller, initiate a credit to an account associated with the seller, store an indication in the memory of the initiation of the credit to the seller account;

the credit to the seller account is initiated after a predetermined period, beginning at receipt of the notice; and

the notice is received from at least one of (i) the seller, or (ii) a shipping agent.

41. The system of claim 28, wherein the processor is further configured to:

receive, via network communication, a notice of one of (i) the goods having been received from the seller and being unacceptable, (ii) the goods having not been received from the seller, (iii) the services having not been acceptably performed by the seller, or (iv) the services having not been performed by the seller; and

store in the memory an indication that the notice has been received.

42. The system of claim 41, wherein the notice includes a notice to suspend a pending credit to an account associated with the seller.

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43. The system of claim 41, wherein the notice includes a notice to reverse a debit to an account associated with the purchaser.

44. The system of claim 28, wherein the processor is further configured to:

- receive, via network communication from at least one of the purchaser or a shipping agent, a first notice that the goods have been returned shipped to the seller;

- store in the memory an indication that the first notice has been received;

- transmit to the seller, via network communication, a second notice that the goods have been returned shipped from the purchaser; and

- store in the memory an indication that the second notice has been transmitted to the seller.

45. The system of claim 44, wherein the first notice includes a delivery tracking number.

46. The system of claim 44, wherein the processor is further configured to:

- receive, via network communication from at least one of the seller or a shipping agent, a third notice that the goods have been received by the seller; and

- store in the memory an indication that the third notice has been received.

47. The system of claim 28, wherein:

- the processor is further configured to initiate a credit to an account associated with the purchaser and store in the memory an indication of the initiation of the credit to the purchaser account; and

- the credit to the purchaser account is initiated after at least one of (i) receipt of a notice, via network communication from a least one of the seller or a shipping agent, that the goods have been returned to the seller by the purchaser and accepted by

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the seller, or (ii) a predetermined period, beginning at a notification to the seller that the purchaser has shipped the goods to the seller, has elapsed.

48. The system of claim 28, wherein the goods or services are goods or services purchased from an internet auction.

49. The system of claim 28, wherein the processor is further configured to:

- initiate a debit from an account associated with the purchaser;

- initiate a credit to an escrow account associated with a processing agent;

- initiate a debit to the escrow account associated with the processing agent;

- initiate a credit to an account associated with the seller;
- store an indication in the memory of the initiation of the debit to the purchaser account; and

- store an indication in the memory of the initiation of the credit to the seller account.

50. The system of claim 49, wherein the credit to the escrow account is a corresponding credit to the debit from the purchaser account.

51. The system of claim 49, wherein the credit to the seller account is a corresponding credit to the debit from the escrow account.

52. The system of claim 28, wherein:

- the communications port is further configured to receive an instruction, via a web page generated subsequent to the purchaser selecting a hyper-link presented to the purchaser by an Internet web site selling goods or services, to direct execution of an electronic escrow transaction for a sale transaction; and

the web page presented to the purchaser includes details of the purchase made from the internet web site.

53. The system of claim 28, wherein the stored logged communications include an indication of the date and time of each communication's direction or receipt.

54. The system of claim 28, wherein the processor is further configured to retrieve any of the stored communications from the memory.

55. The system of claim 28, wherein the processor is further configured to (i) receive, from a shipping agent, a first notice that goods have been delivered to the purchaser, (ii) store in the memory an indication that the first notice has been received, (iii) receive, from the purchaser, a second notice that the delivered goods are acceptable, (iv) store in the memory an indication that the second notice has been received, and (v) initiate a credit to an account associated with the seller.

56. The system of claim 55, wherein the credit to the seller account is initiated after at least one of (i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii) receipt of the second notice.

57. An article of manufacture for integrated event tracking of an electronic escrow transaction, the article of manufacture comprising:

- a computer readable medium; and
- computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

- receive an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

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direct at least one network communication with each of the purchaser, the seller and at least one financial institution in effecting the electronic escrow transaction; and

store a log of each communication associated with the electronic escrow transaction in a memory.

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-- <sup>58</sup>~~53~~. A method for making a payment, comprising:

<sup>58</sup> receiving, via a network, a request to execute a payment on behalf of a payer, the request including information identifying the payer, information identifying a payee, and an amount of the payment;

selecting a triggering event from a plurality of triggering events, based on the received request; and

releasing funds in the amount of the payment after occurrence of the selected triggering event.

<sup>59</sup>  
<sup>58</sup>  
<sup>54</sup> The method of claim <sup>58</sup>~~53~~, wherein the plurality of triggering events includes (1) receipt of a signal, representing a funds release authorization, and (2) lapsing of a time period.

<sup>60</sup>  
<sup>59</sup>  
<sup>55</sup> The method of claim <sup>59</sup>~~54~~, wherein the signal is received via the network.

<sup>61</sup>  
<sup>60</sup>  
<sup>56</sup> The method of claim <sup>60</sup>~~55~~, further comprising:  
<sup>56</sup> transmitting a request via the network for the funds release authorization;

wherein the signal is received via the network responsive to the transmitted request.

<sup>62</sup>  
<sup>58</sup>  
<sup>57</sup> The method of claim <sup>58</sup>~~56~~, wherein:  
<sup>57</sup> the plurality of triggering events includes (1) receipt of a signal from the payer, (2) receipt of a signal from the payee, (3) receipt of a signal from a party other than the payer or the payee, (4) receipt of one signal from the payer and receipt of another signal from the payee, (5) receipt of one signal from the payer and receipt of another signal from a party other than the payee or the payer, (6) receipt of one signal from the payee

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and receipt of another signal from a party other than the payer or the payee, (7) receipt of one signal from the payee, receipt of another signal from the payer, and receipt of yet another signal from a party other than the payer or the payee, (8) lapsing of a time period beginning upon receipt of a signal from the payer, (9) lapsing of a time period beginning upon receipt of a signal from the payee, (10) lapsing of a time period beginning upon receipt of a signal from a party other than the payer or the payee, (11) lapsing of a time period beginning upon receipt of all of a plurality of signals, and (12) lapsing of a time period beginning upon initiation of a debit from an account associated with the payer; and

each received signal represents a funds release authorization.

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<sup>58</sup>  
58. The method of claim <sup>58</sup>~~53~~, further comprising:

^ securing funds from an account associated with the payer;

wherein funds from the payer account are secured at one of (1) a time prior to the occurrence of the selected triggering event, or (2) a time subsequent to the occurrence of the selected triggering event.

**64**

<sup>58</sup>  
59. The method of claim <sup>58</sup>~~53~~, wherein the selected triggering event is a first selected triggering event, further comprising:

selecting one or more additional triggering events from the plurality of triggering events; and

releasing funds after the occurrence of one of (1) all of the first selected triggering event and the one or more additional selected triggering events, or (2) the first to occur of the first selected triggering event and the one or more additional selected triggering events.

**65**

<sup>58</sup>  
60. The method of claim <sup>58</sup>~~53~~, wherein:

^ the request also includes information identifying a type of payment; and



the triggering event is selected on the basis of at least one of (1) the identity of the payer, (2) the identity of the payee, (3) the identity of a party other than the payer or the payee, (4) a type of payment, and (5) the amount of the payment.

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61. A method for making a payment, comprising:

^ receiving, via a network, a request to execute a payment on behalf of a payer to a payee in an amount;

processing the received request to select a mode of operation;

if a first mode is selected, releasing funds after receipt, via the network, of a notice from the payer;

if a second mode is selected, releasing funds after receipt, via the network, of a notice from the payee;

if a third mode is selected, releasing funds after receipt of a notice, via the network, from a party other than the payer or the payee;

if a fourth mode is selected, releasing funds after receipt of each of a plurality of notices; and

if a fifth mode is selected, releasing funds after the lapsing of a time period.

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62. A system for making a payment, comprising:

^ a communications port configured to receive and to transmit information via a network;

a memory configured to store a plurality of triggering events and at least one indication of a selected triggering event; and

a processor in communication with the communications port and the memory and configured to (1) receive, via the communications port, a request to execute a payment on behalf of a payer, the request including information identifying the payer and information identifying a payee, and an amount of the payment, (2) process the received request to select a triggering event from the plurality of triggering events stored in the memory, (3) store an indication in the memory of the selected

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triggering event, and (4) cause funds to be released in the amount of the payment after occurrence of the selected triggering event.

<sup>68</sup>  
~~63~~<sup>67</sup>. The system of claim ~~62~~<sup>67</sup>, wherein the stored plurality of triggering events includes (1) receipt of a signal representing a funds release authorization, and (2) lapsing of a time period.

<sup>69</sup>  
~~64~~<sup>68</sup>. The system of claim ~~63~~<sup>68</sup>, wherein the signal is received via the communications port.

<sup>70</sup>  
~~65~~<sup>69</sup>. The system of claim ~~64~~<sup>69</sup>, wherein:  
the processor is further configured to cause a request to be transmitted, via the network, for receipt of the funds release authorization; and  
the signal is received responsive to the transmitted request.

<sup>71</sup>  
~~66~~<sup>67</sup>. The system of claim ~~65~~<sup>67</sup>, wherein:  
<sup>67</sup> the stored plurality of triggering events includes (1) receipt of a signal from the payer, (2) receipt of a signal from the payee, (3) receipt of a signal from a party other than the payer or the payee, (4) receipt of one signal from the payer and receipt of another signal from the payee, (5) receipt of one signal from the payer and receipt of another signal from a party other than the payee or the payer, (6) receipt of one signal from the payee and receipt of another signal from a party other than the payer or the payee, (7) receipt of one signal from the payee, receipt of another signal from the payer, and receipt of another signal from a party other than the payer or the payee, (8) lapsing of a time period beginning upon receipt of a signal from the payer, (9) lapsing of a time period beginning upon receipt of a signal from the payee, (10) lapsing of a time period beginning upon receipt of a signal from a party other than the payer or the payee, (11) lapsing of a time period beginning upon receipt of all of a plurality of signals, and 12)

lapsing of a time period beginning upon initiation of a debit from an account associated with the payer; and  
each received signal represents a funds release authorization.

<sup>72</sup>  
~~67~~. The system of claim <sup>67</sup>~~62~~, wherein:  
^ the processor is further configured to secure funds from an account associated with the payer; and  
funds from the payer account are secured at one of (1) a time prior to the occurrence of the selected triggering event, or (2) a time subsequent to the occurrence of the selected triggering event.

<sup>73</sup>  
~~68~~. The system of claim <sup>67</sup>~~62~~, wherein:  
^ the selected triggering event is a first selected triggering event; and  
the processor is further configured to (1) select one or more additional triggering events from the plurality of stored triggering events, (2) store an indication of the selected one or more additional triggering events in the memory, and (3) cause funds to be released after the occurrence of one of (a) all the first selected triggering event and the one or more additional selected triggering events, or (b) the first to occur of the first selected triggering event and the one or more additional selected triggering events.

<sup>74</sup>  
~~69~~. The system of claim <sup>67</sup>~~62~~, wherein:  
^ the request also includes information identifying a type of payment; and  
the processor is further configured to select the triggering event on the basis of at least one of (1) the identity of the payer, (2) the identity of the payee, (3) the identity of a party other than the payer or the payee, (4) a type of payment, and (5) the amount of the payment.

<sup>75</sup>  
~~70~~. A system for making a payment, comprising:  
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a communications port configured to receive and to transmit information via a network;

a memory configured to store an indication of a selected mode of operation; and

a processor in communication with the communications port and memory and configured to (1) receive, via the communications port, a request to execute a payment on behalf of a payer to a payee in an amount, (2) process the received request to select a mode of operation, (3) store an indication of the selected mode of operation in the memory, and (4) operate in the selected mode of operation;

wherein the processor is further configured to cause funds to be released after receipt, via the network, of a notice from the payer if a first mode is selected;

wherein the processor is further configured to cause funds to be released after receipt, via the network, of a notice from the payee if a second mode is selected;

wherein the processor is further configured to cause funds to be released after receipt, via the network, of a notice from a party other than the payee or the payer if a third mode is selected;

wherein the processor is further configured to cause funds to be released after receipt, via the network, of each of a plurality of notices if a fourth mode is selected; and

wherein the processor is further configured to cause funds to be released after the lapsing of a time period if a fifth mode is selected.

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21. An article of manufacture for making a payment, comprising:

A

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to execute a payment on behalf of a payer, the request including information identifying

the payer, information identifying a payee, and an amount of the payment;

select a triggering event from a plurality of triggering events, based upon the received request; and

cause funds to be released in the amount of the payment after the occurrence of the selected triggering event.

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72. An article of manufacture for making a payment, comprising:

^ a computer readable medium; and  
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to execute a payment on behalf of a payer to a payee in an amount;

process the received request to select a mode of operation;

if a first mode is selected, cause funds to be released after receipt, via the network, of a notice from the payer;

if a second mode is selected, cause funds to be released after receipt, via the network, of a notice from the payee;

if a third mode is selected, cause funds to be released after receipt of a notice, via the network, from a party other than the payer or the payee;

if a fourth mode is selected, cause funds to be released after receipt of each of a plurality of notices, via the network; and

if a fifth mode is selected, cause funds to be released after the lapsing of a time period.--